

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:	Case No. 12-22792GLT
VICTORIA R. URBANIAK	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2012.
- 2) The plan was confirmed on 07/13/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/08/2012, 11/08/2012, 06/24/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/17/2017.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,668.80.
- 10) Amount of unsecured claims discharged without payment: \$71,496.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$67,764.56
Less amount refunded to debtor	\$4,437.58

NET RECEIPTS:	\$63,326.98
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,423.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,623.67
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIBANK NA(*)	Unsecured	11,811.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	1,262.74	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	317.09	0.00	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	1,036.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,083.00	1,419.64	1,419.64	434.64	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	53.09	53.09	16.25	0.00
EQUITABLE GAS CO (*)	Priority	NA	NA	NA	5,592.46	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	5,376.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	5,870.00	7,892.08	7,892.08	2,416.25	0.00
KEYSTONE RECOVERY PARTNERS I	Unsecured	12,034.00	12,130.03	12,130.03	3,713.75	0.00
KEYSTONE RECOVERY PARTNERS L	Unsecured	5,987.00	5,987.23	5,987.23	1,833.06	0.00
MIDLAND FUNDING LLC	Unsecured	12,880.00	12,879.74	12,879.74	3,943.28	0.00
MIDLAND FUNDING LLC	Unsecured	4,644.00	4,644.20	4,644.20	1,421.87	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	162.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	80.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUT	Secured	NA	192.92	0.00	0.00	0.00
PNC BANK NA	Unsecured	18,695.00	19,119.87	19,119.87	5,853.76	0.00
PNC BANK NA	Secured	22,367.00	24,410.42	0.00	28,716.33	0.00
PNC BANK NA	Secured	0.00	2,463.69	2,463.69	2,463.69	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	7,505.00	7,505.72	7,505.72	2,297.97	0.00
PROFESSIONAL ACCOUNTY MGMT	Unsecured	116.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNTY MGMT	Unsecured	28.00	NA	NA	0.00	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	3,187.16	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,716.33	\$0.00
Mortgage Arrearage	\$2,463.69	\$2,463.69	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,463.69	\$31,180.02	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$5,592.46	\$0.00
TOTAL PRIORITY:	\$0.00	\$5,592.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,631.60	\$21,930.83	\$0.00

Disbursements:
Expenses of Administration
Disbursements to Creditors
TOTAL DISBURSEMENTS :

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2017

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.